## IN THE SPECIFICATION

Please replace the paragraph beginning on page 6, line 11, and ending on page 6, line 15, with the following replacement paragraph.

Modeling 104 of the data within database 18 is accomplished in a number of ways including statistical software tools and non statistical tools. In the example embodiment, server 12 (shown in Fig. 2) is configured to apply the statistical software tools and the non-statistical tools against relational database 18 based on the customer data stored within database 18. The statistical software tools include a commercial statistical analysis software (SAS) system. In the example embodiment, non-statistical Non statistical tools include at least Artificial Intelligence, Rule Based Methods, and user inputs. The statistical software tools and the non-statistical tools are applied and user inputs and are used against relational database 18 to develop models. A typical modeling output of modeling 104 is an algorithm that will be used in scoring 106.